

US District Court for the Northern District of Georgia  
75 Ted Turner Dr NW Ste 2211  
Atlanta GA 30303

RECEIVED IN CIVIL OFFICE  
U.S.D.C. Atlanta  
SEP 23 2019  
JAMES N. WATSON, Clerk  
Deputy Clerk  
By: [Signature]

RE: Equifax Data Breech Settlement Procedure

I am writing to object to the way the Equifax data breech settlement procedure is being handled. As a credit bureau, Equifax holds the complete financial information for nearly every adult citizen in the country. There is immense power in this data and an immense requirement to protect it. Equifax did not secure this information properly and as a result caused real damage to millions of people who have had to take steps to protect themselves. A settlement was reached intended to compensate consumers and a public announcement was made that \$125 would be available to affected consumers who applied.

Since the announcement and application process were made public, the situation has been a mess, with not enough funds set aside to pay actual claims and confusing roadblocks placed in the way of consumers. First, everyone was encouraged to take the free credit monitoring, which of course costs Equifax nothing. However, most people already have free credit monitoring from another data breech or through their credit cards or financial institution and most people know this. Because of this, too many people put in a claim for the cash so a confusing, spammy email was sent in the middle of a weekend, giving people a deadline by which they had to **prove** they had credit monitoring, the obvious purpose of which was to keep people with legitimate claims from receiving the money they were promised. In addition to the fact that the email did not seem legitimate and in some cases wound up in spam folders, no guidance about what was acceptable "proof" was given. There was a free-form line to complete and that's it. I have worked in banking for 28 years and have credit monitoring through 2 credit cards and my primary credit union. I wrote in "UW Credit Union CreditView through TransUnion." I have no idea if this is sufficient, though it is true, accurate, ongoing credit monitoring and should be valid as proof. As someone with years of experience in finance, this was confusing to me. Others with no experience are going to miss the email altogether, not understand it, or if they do understand it, aren't going to have the vaguest idea what to write. This is shameful, enraging, and should be embarrassing for those behind it.



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LOS ANGELES 10-120

A graphic of the United States flag, featuring the stars and stripes, positioned vertically on the left side of the page.

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